

United States Bankruptcy Court
District of Oregon

In re:
Adam David Stevens
Kelsey Renee Stevens
Debtors

Case No. 24-61282-thp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6
Date Rcvd: Sep 23, 2024

User: admin
Form ID: D7C

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Adam David Stevens, Kelsey Renee Stevens, 880 N 8th St, Aumsville, OR 97325-8913
102661017	Amanda Harris, 593 NE Heath St, Dallas, OR 97338
102661018	+ Amanda Harris, 593 NW Heath St., Dallas, OR 97338-1478
102661029	+ MAPS, PO Box 12398, Salem, OR 97309-0398
102661030	Suttell & Hammer, PS, PO Box C - 90006, Bellevue, WA 98009

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJEHUFFMAN.COM	Sep 24 2024 03:08:00	Jeanne E Huffman, Jeanne E. Huffman, Trustee LLC, Pob 1674, Pendleton, OR 97801-0530
smg	Email/Text: CSPBankruptcy@doj.state.or.us	Sep 23 2024 23:26:00	Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670, Salem, OR 97309-9995
smg	EDI: ORREV.COM	Sep 24 2024 03:08:00	ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555
smg	+ Email/Text: usaor.bankruptcy@usdoj.gov	Sep 23 2024 23:26:00	US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936
smg	^ MEBN	Sep 23 2024 23:08:23	US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001
cr	+ Email/Text: bksservices@frf1.com	Sep 23 2024 23:26:00	FreedomRoad Financial, 10509 Professional Circle Ste 100, Reno, NV 89521-4883
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 23 2024 23:26:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway Suite 350, Dallas, TX 75254, UNITED STATES 75254-7685
102661019	+ EDI: BANKAMER	Sep 24 2024 03:08:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
102661020	+ EDI: TSYS2	Sep 24 2024 03:08:00	Barclays Bank, 125 S West St., Wilmington, DE 19801-5014
102661021	EDI: CITICORP	Sep 24 2024 03:08:00	Citi Bank, PO Box 78011, Phoenix, AZ 85062
102661022	Email/Text: Bankruptcy@columbiacu.org	Sep 23 2024 23:26:00	Columbia Credit Union, PO Box 324, Vancouver, WA 98666
102661023	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 23 2024 23:26:00	Dept of Ed - Nelnet, 121 S 13th St., Lincoln, NE 68508-1904
102661024	+ EDI: DISCOVER	Sep 24 2024 03:08:00	Discover, PO Box 30939, Salt Lake City, UT

		84130-0939	
102661025	+ EDI: PHINGENESIS	Sep 24 2024 03:11:00	Feb Destiny, 14600 NW Greenbrier, Beaverton, OR 97006-5745
102661026	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 23 2024 23:26:00	Freedom Mortgage Corp, 951 W Yamato Rd #175, Boca Raton, FL 33431-4444
102661027	+ Email/Text: bkservices@frf1.com	Sep 23 2024 23:26:00	Freedom Road Financial, 10509 Proffesional Cir S, Reno, NV 89521-4883
102661015	+ EDI: IRS.COM	Sep 24 2024 03:08:00	IRS, Central Insolvency Operation, PO Box 7317, Philadelphia, PA 19101-7317
102661016	EDI: ORREV.COM	Sep 24 2024 03:08:00	ODR-Bankruptcy, c/o Bankruptcy Unit, 955 Center Street NE, Room 353, Salem, OR 97301-2555
102661031	+ EDI: SYNC	Sep 24 2024 03:08:00	SYNCB - Amazon, PO Box 965001, Orlando, FL 32896-5001
102661032	+ EDI: SYNC	Sep 24 2024 03:08:00	SYNCB- Ebay, PO Box 965013, Orlando, FL 32896-5013
102661033	+ EDI: CITICORP	Sep 24 2024 03:08:00	THD - CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
102661034	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 23 2024 23:26:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	COLUMBIA CREDIT UNION, P O BOX 324, VANCOUVER WA 98666-0324, address filed with court:, Columbia Credit Union, PO Box 324, Vancouver, WA 98666
102661028	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, Special Procedures MS0240, 1220 SW 3rd Ave., #G044, Portland, OR 97204

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2024

Signature: /s/Gustava Winters

FILED

September 20, 2024

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.


U.S. Bankruptcy Judge

D7C (9/28/21)

UNITED STATES BANKRUPTCY COURT
District of Oregon

In re	}	Case No. 24-61282-thp7	
Adam David Stevens , xxx-xx-7262		}	CHAPTER 7 ORDER DISCHARGING DEBTOR(S), DISCHARGING TRUSTEE, AND CLOSING CASE
Kelsey Renee Stevens , xxx-xx-0700			
<i>Other names used by joint debtor:</i> Walling Woodworking LLC, Kelsey Renee Walling			
Debtor(s)	}		

The court finds the debtor filed a petition under title 11, United States Code, on 5/31/24 and the trustee has filed a report of no assets and performed all other administrative duties as required and, therefore,

IT IS ORDERED that:

1. Pursuant to 11 U.S.C. § 727, the debtor is hereby granted a discharge.
2. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.
3. The trustee is discharged as trustee of the debtor's estate.
4. This case is closed.

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Explanation of Bankruptcy Discharge in a Chapter 7 Case (the following information provides a general explanation and does not constitute an order of the court):

A chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt covered by the discharge. Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts owed before the debtor's bankruptcy case was filed. Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

No one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorneys' fees.

Moreover, in a case involving community property, special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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However, not all debts are discharged. Some of the common types of debts that are not discharged are:

- (a) debts covered by an enforceable reaffirmation agreement;
- (b) debts for domestic support obligations;
- (c) debts for most student loans;
- (d) debts for most taxes;
- (e) debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- (f) debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- (g) some debts which the debtor did not properly list;
- (h) debts for death or personal injury caused by operating a vehicle while intoxicated;
- (i) debts for certain types of loans owed to pension, profit sharing, stock bonus or retirement plans; and
- (j) debts to a spouse or former spouse for property settlement.

Additionally, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

Furthermore, per 11 U.S.C. § 524(f), a discharge order does not prevent debtors from paying any debt voluntarily, and this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.